

*To The Joint Committee on Insurance, The Senate Committee on Ways and Means,
The House Committee on Ways and Means of the Massachusetts General Court; The
Attorney General and Secretary of the Commonwealth:*

**PURSUANT TO THE AUTHORITY AND DIRECTION OF M.G.L. c. 175, § 4A &
§ 4B,¹ I HEREBY SUBMIT THE FOLLOWING REPORT ON THE CURRENT
STATE OF THE HOMEOWNERS INSURANCE MARKET IN THE
COMMONWEALTH**

Julianne M. Bowler
Commissioner of Insurance

October 1, 2004

¹ M.G.L. c. 175, § 4A & 4B are attached as Exhibits 1 & 2.